

Certificate Number: 06531-PAE-DE-036155758

Bankruptcy Case Number: 21-12762



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 22, 2021, at 10:28 o'clock AM CST, John J Smith III completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 22, 2021 By: /s/Connie Krosch

Name: Connie Krosch

Title: Certified Credit Counselor